

HELM

FINANCIAL CORPORATION

One Embarcadero Center • San Francisco, CA 94111

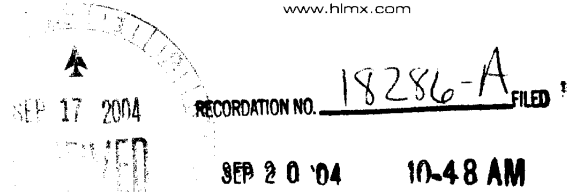
415/398-4510

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September 16, 2004

Mr. Vernon Williams
Surface Transportation Board
1925 K Street, N.W.
Washington, D.C. 20423-0001



SURFACE TRANSPORTATION BOARD

RE: Termination of Lease of Railroad Equipment dated as of July 29, 2004 by Helm Financial Corporation ("**Termination**").

Dear Mr. Williams:

On behalf of Helm Financial Corporation, I submit for filing and recording, under 49 U.S.C. Section 11303(a) and the regulations promulgated thereunder the following document:

Two (2) fully-executed originals of the above-referenced Termination.

In connection with the recording of the Termination, please note the following information:

<u>Name and Address of Lessor:</u>	Helm Financial Corporation One Embarcadero Center, Suite 3700 San Francisco, CA 94111
<u>Name and Address of Lessee:</u>	Indiana Harbor Belt Railroad Company 2721-161st Street Hammond, IN 46323-1099
<u>Equipment:</u>	25 Gondola Railcars IHB 750-774 (Inclusive)

Please record this Termination as a supplemental agreement to STB Recordation No. **18286** filed on June 30, 1993. The filing fee of \$30.00 is included in our enclosed check.

Summary: Termination of Lease of Railroad Equipment dated as of July 29, 2004 by Helm Financial Corporation for 25 gondola railcars, IHB 750-774 (Inclusive), to be filed as a supplemental agreement. Please file this Termination of Lease as a supplemental agreement to STB Recordation No. 18286.

Yours truly,

Sharon L. Van Fossan
Supervisor Contract Administration

/svf
Enclosures (2)

RECORDATION NO. 18286-A FILED

SEP 20 '04 10-48 AM

TERMINATION OF LEASE

SURFACE TRANSPORTATION BOARD

THIS TERMINATION OF LEASE OF RAILROAD EQUIPMENT ("Termination") is dated as of July 29, 2004 by **HELM FINANCIAL CORPORATION**, a California corporation ("**Lessor**").

1. **Recitals.** Lessor entered into the Lease of Railroad Equipment dated as of May 20, 1993 ("**Lease**") with **Indiana Harbor Belt Railroad Company**, an Indiana corporation, with respect to the twenty-five (25) railcars described in Schedule A attached hereto. The Lease is on file at the Surface Transportation Board of the Department of Transportation ("**STB**") under STB Recordation No. **18286** filed on June 30, 1993.

The Lease was terminated on June 30, 2004. The purpose of this Termination of Lease is to provide a formal termination document for filing with the STB.

2. **Termination.** The Lease is hereby formally terminated.

IN WITNESS WHEREOF, Lessor, pursuant to due corporate authority, has caused this Termination of Lease to be signed in its corporate name as of the date first above written.

HELM FINANCIAL CORPORATION

By: Barbara W. Wilson
Name: Barbara W. Wilson
Title: Senior Vice President & CFO

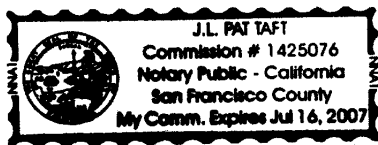
STATE OF CALIFORNIA)
) S.S.
COUNTY OF SAN FRANCISCO)

On August 31, 2004, before me, J. L. Pat Taft, personally appeared Barbara W. Wilson, Senior Vice President and Chief Financial Officer of **HELM FINANCIAL CORPORATION**,

 X personally known to me **-OR-**

 proved to me on the basis of satisfactory evidence

to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.



Witness my hand and official seal.

J. L. Pat Taft
SIGNATURE OF THE NOTARY

SCHEDULE A

To the Termination of Lease dated July 29, 2004

Description of the Units: Twenty-five (25), 2,000 cubic foot, 100-ton, gondola railcars.

Unit Numbers:

IHB 750-774